

## **Bank of the Year - Small Business**

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

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Company	24/7 Bank	24/7 Smart ATMs	Merchant Facilities		Cash Flow and	Cash Flow	Franchise	Transactional	Packages	
	Deposit Boxes		Mobile Terminals	Settlement Days/Week	Rudgoting	Projection	Ranking	Banking	Small Business Package	Discounted Merchant Facility
ANZ	✓	✓	✓	7	✓	X	✓	✓	✓	✓
Bankwest	✓	✓	✓	7	✓	✓	X	X	X	X
Bendigo Bank	✓	X	✓	5	✓	✓	✓	✓	✓	X
Commonwealth Bank	✓	✓	✓	7	✓	✓	X	✓	✓	✓
Heritage Bank	X	X	✓	<u>-</u>	<b>X</b>	X	✓	✓	X	<b>X</b>
Hume Bank	X	<b>X</b>	✓	5	<b>X</b>	X	X	X	×	<b>X</b>
NAB	✓	✓	✓	7	✓	X	X	✓	✓	✓
St.George Bank	✓	✓	✓	7	✓	✓	X	✓	✓	✓
Suncorp Bank	X	✓	✓	7	✓	X	X	✓	✓	X
Westpac	✓	✓	✓	7	✓	X	✓	✓	✓	✓